



We are delighted that you have chosen our dental office to care for your dental needs. At Dr. Ky's dental practice, we believe that you deserve the best care. That's why we always present you with the best dental solution possible to treat your personal situation.

If you have dental insurance benefits, congratulations! You are very fortunate. Here are some important things you should know about our financial policies:

-Your dental insurance benefits are based upon a contract made between your employer and an insurance company. If you have any questions regarding your dental insurance please contact your employer or insurance company directly. Dental insurance plans will never pay for all of your dental care. It is only meant to assist you.

-We currently accept all private care insurance plans (not HMO). This means that we work with literally thousands of companies. Although we can maintain computerized histories of payments by a given company, these do change; therefore, it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but you should know that it is **ONLY AN ESTIMATE**.

-If you would like to know how much your insurance will cover of your dentistry, we will be happy to file a "pre-treatment authorization" with your insurance company prior to treatment. Keep in mind this still is not a guarantee of coverage, but is likely what the insurance will pay. Filing for an estimate does delay treatment, but will give you a better estimate of the out of pocket figures you may require.

-We will bill your insurance as a courtesy. If insurance does not pay within 30 days, our office reserves the right to request payment in full for services from you and let you collect any insurance reimbursement that is due to you. Most often the insurance company pays before the 30 days, but it is important that you recognize that the insurance you have is a contract between you and your insurance company. Our office is not a part of that legal contract.

-Ultimately, you are responsible for all charges incurred on your treatment.

-Any outstanding balance that is not paid within 60 days of the due date will be billed a finance charge of 2% every month until paid.

-Our office does require payment in full for your portion at the time of service. We accept MasterCard, Visa, Discover, cash, and checks. If you are in need of a payment plan, we do work with Care Credit which is designed to meet your treatment plan needs on approved credit.

-Please remember that a specific amount of time is reserved especially for your dental appointment, and we strongly encourage all patients to keep their appointments. If you must change your appointment, we require at least a 24-hour notice to avoid the \$75 cancellation fee (emergencies are an exception).